

# Policy Overview

Hospitality & Leisure



**Touchstone**  
Underwriting



# Touchstone Hospitality and Leisure Summary of Cover

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Type of Insurance and Cover

The Touchstone Hospitality and Leisure policy offers the flexibility to select from a wide range of covers to provide tailored protection.

### Available covers:

#### Asset Protection

- Property Damage
- Money and Assault
- Employee Dishonesty
- Computer
- Theft
- Goods in Transit
- Business All Risks
- Machinery Breakdown
- Glass
- Engineering
- Frozen Foods
- Terrorism

#### Revenue Protection

- Business Interruption
- Loss of Licence
- Terrorism (Optional)

#### Legal Liabilities

- Employers' Liability
- Public and Products' Liability
- Commercial Legal Protection

#### Employee Benefits

- Personal Accident
- Business Travel

## Name of the Insurer

The insurer of the policy is Aviva Insurance Limited. Registered in Scotland No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

## Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

## Aviva Businesslaw

- A 'one-stop' website to help our Touchstone Hospitality & Leisure customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for Finance, Sales and Marketing, Employment Law, Legal advice, Risk Management and much more. Accessible 24 hours a day, 365 days a year. Visit <https://avivabusinesslaw.farill.io/>

## Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of training and consultancy services from simple, cost effective e-Training through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via the Preferred Supplier Network.

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management>

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# Asset Protection

## Property Damage - Cover, Features and Benefits

- Average Waiver – in the event of a Property damage claim We will not reduce the payment under the policy due to under insurance as long as you have a professional valuation at least every 5 years and insure for that amount
- Restaurant wine stock – in the event of damage you will receive the price you could have sold the stock for in the restaurant
- Outside catering and Exhibitions

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## Exceptions and Limitations (please refer to the Property Damage section of the policy booklet)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Theft or attempted theft
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of £250,000 or 10% of sums insured (whichever is the lower)
- Unoccupied premises added with restricted cover

## Theft - Cover, Features and Benefits

### Cover includes:

- Full Theft Cover
- Chefs knives – replacement following theft

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## Exceptions and Limitations (please refer to the Theft section of the policy booklet)

- Theft whilst the premises are unoccupied or disused
- Unexplained losses, acts of fraud or dishonesty and inventory shortage
- Consequential loss or damage
- The first part of any claim (the excess)

## Glass - Cover, Features and Benefits

Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings.

### Cover includes:

- Costs incurred in boarding up damaged glass
- Contents of display windows
- Cost of replacing alarm foil, lettering, painting or other ornamental work on glass

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## Exceptions and Limitations (please refer to the Glass section of the policy booklet)

- Breakage of glass in light fittings, vehicles, vending machines or signs
- Breakage while premises are unoccupied or disused
- The first part of any claim (the excess)

## Money and Assault - Cover, Features and Benefits

### Cover includes:

- Loss of money belonging to your business on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe
  - Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business
  - Medical and dental expenses up to £500
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### **Exceptions and Limitations (please refer to the Money and Assault section of the policy booklet)**

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles, vending or gaming machines
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

### **Goods in Transit - Cover, Features and Benefits**

Cover for your goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

#### **Cover includes:**

- Cover for your employees personal belongings up to £500
- Losses to sheets, ropes and packing materials

#### **Optional cover:**

- Tools

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### **Exceptions and Limitations (please refer to the Goods in Transit section of the policy booklet)**

- Losses caused by defective or inadequate packing, insulation and labelling
- Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed
- The first part of any claim (the excess)

### **Engineering - Cover, Features and Benefits**

Cover for Computers and Electronic Equipment.

#### **Cover includes:**

- Breakdown, explosion or collapse
- Additional plant or machinery you have obtained
- Repair Investigation costs up to £25,000 per claim
- Temporary repair and Expediting Costs up to £50,000 per claim
- Temporary removal up to £50,000 per claim

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### **Exceptions and Limitations (please refer to the Engineering section of the policy booklet)**

- Cover already provided by the Property Damage section
- Gradual deterioration or wear and tear
- The first part of any claim (the excess)

### **Employee Dishonesty - Cover, Features and Benefits**

Cover that protects you against loss of money and other property following theft or fraud by your employees

#### **Cover includes:**

- Professional fees required to establish extent of loss
- Cost of labour to reinstate destroyed or erased computer records
- Cheque forgery
- Losses occurring under a previous policy once the discovery period has expired
- Third Party computer and fund transfer fraud

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### **Exceptions and Limitations (please refer to the Employee Dishonesty section of the policy booklet)**

- Consequential losses
- Loss of confidential information or trade secrets
- Any further losses that occur after the discovery that an Employee is dishonest
- Employees based outside of the geographical limits
- Malicious damage
- Losses caused by or involving a principal of the business
- The excess stated at quotation stage

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### **Business All Risks - Cover, Features and Benefits**

- Cover for your business equipment following accidental loss or damage
- Cover can be extended to anywhere in the world

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#### **Exceptions and Limitations (please refer to the Business All Risks section of the policy booklet)**

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Theft from unattended vehicles not involving forcible or violent entry
- The first part of any claim (the excess)

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### **Frozen Foods - Cover, Features and Benefits**

Deterioration of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply, with no limit of age of unit.

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#### **Exceptions and Limitations (please refer to the Frozen Foods section of the policy booklet)**

- Wear and tear, deterioration, or gradually developing flaws or defects in the unit
- Failure to correctly set the temperature
- The first part of any claim (the excess)

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## **Revenue Protection**

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### **Business Interruption - Cover, Features and Benefits**

Interruption to your business following an insured loss under the Property Damage and Theft section, which results in reduced earnings and increased running costs.

#### **Cover includes:**

- Loss of Head Chef, General manager or Inn holder
- Beach, Coastal or Inland waterway pollution arising from an oil spill
- Unspecified suppliers up to £500,000 per period
- Unspecified customers up to £500,000 per period
- Full failure of public utilities (water/gas/electricity) up to £1,000,000 per period
- Full failure of telecommunications up to £50,000
- Prevention of access up to £250,000
- Loss of attraction (1 mile radius) up to £250,000
- Specified disease, food poisoning, vermin, pests, defective sanitation and murder/suicide
- Lottery wins up to £250,000
- Prevention of Access as a result of Action by Police, Government or Other Competent Authority £250,000
- Loss of Licence £100,000

#### **Optional cover:**

- Terrorism

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#### **Exceptions and Limitations (please refer to the Business Interruption section of the policy booklet)**

- Losses excluded under the Property Damage and Theft section.
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# Legal Liabilities

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## Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

### Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder/Director/Partner £750 per day and Employee £500 per day
- Legal expenses in connection with Corporate Manslaughter Act

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### Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- Cover of for acts of war is limited to £5,000,000 per event
- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

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## Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

### Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder/Director/Partner £750 per day and Employee £500 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Data Protection
- Legal expenses in connection with Corporate Manslaughter Act
- Legionella

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### Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
  - Loss or damage to property in your custody or control
  - Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
  - Pollution unless caused by a sudden and identifiable incident
  - Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
  - Liquidated damages, penalty clauses and fines
  - The first part of any claim (the excess)
  - Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
  - Cover for Charities and Not For Profit Organisations: Events with larger attendances, long durations, taking place outside UK, organised by third parties, or involving specific hazardous activities need to be agreed by us
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# Employee Benefits

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## Personal Accident - Cover, Features and Benefits

Cover for you, your directors, partners and employees up to the age of 80 against accidental bodily injury. You can choose to protect on a named or unnamed persons basis.

- Age limit to 80 years old
- Cover against accidental bodily injury
- Death, loss of limb(s), eye(s)
- Permanent total disablement from any occupation
- Temporary total disablement from usual occupation
- Temporary partial disablement

Cover is provided on a 24 hour basis but for unnamed persons you can restrict cover to injury occurring at work. Cover includes medical and surgery expenses up to 15% of weekly compensation.

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## Exceptions and Limitations (please refer to the Personal Accident section of the policy booklet)

- Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
- Sickness, disease or any gradually operating cause
- Suicide, attempted suicide or deliberate exposure to danger
- Pregnancy or childbirth
- Flying except while travelling in an aircraft of a recognised airline as a passenger
- Accidents caused through participation in certain hazardous activities
- The effects of alcohol or drugs or any treatment for drug addiction

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## Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy schedule and policy booklet for details of where you are covered.

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## What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance – if you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy.
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents.
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy.
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

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## When and how do I pay?

Payment options should be discussed with your insurance adviser.

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## How long does my Touchstone Hospitality and Leisure Insurance run for?

The policy will remain in force for 12 months from date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

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## How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, contact your insurance adviser.

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## How to Claim

If you need to make a claim please call our claims line on **0800 015 1498**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

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## How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) where you will find further information.

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## Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](http://fscs.org.uk)

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## Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

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Arranged by



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